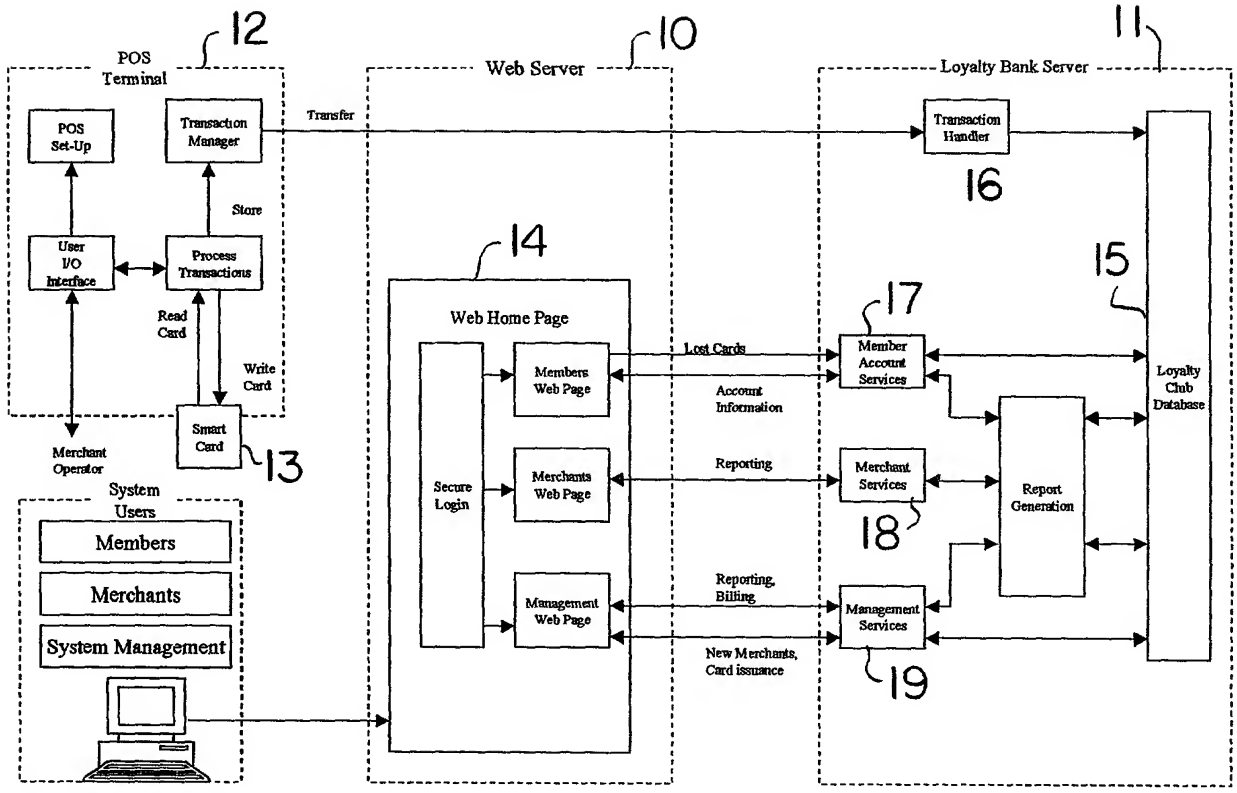
12
POS Terminal
POS Set-Up
Transaction Manager
Store
User I/O Interface
Process Transactions
Read Card
Write Card
Smart Card
13
Merchant Operator
System Users
Members
Merchants
System Management
Transfer
10
Web Server
14
Web Home Page
Secure Login
Members Web Page
Merchants Web Page
Management Web Page
11
Loyalty Bank Server
Transaction Handler
16
15
17
Member Account Services
Merchant Services
18
Management Services
19
Report Generation
Loyalty Club Database
Lost Cards
Account Information
Reporting
Reporting, Billing
New Merchants, Card issuance

FIGURE 1